

Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
8/11/23 11:15 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

GINA M. CAROMANO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20208

Chapter 13

Related to Docket No. 87

ORDER OF COURT

AND NOW, this __ 11th Day of August, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Gina M. Caromano
Debtor

Case No. 19-20208-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 11, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2023:

Recip ID	Recipient Name and Address
db	+ Gina M. Caromano, 12 Brooke Street, Uniontown, PA 15401-4103
14979352	+ Advanced Disposal, P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118
14979353	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14979354	+ Chestnut Ridge Counseling Services, 100 New Salem Road--Suite 116, Uniontown, PA 15401-8936
14979355	+ Colonial Acceptance, 312 Fallowfield Avenue, P.O. Box 25, Charleroi, PA 15022-0025
14979356	+ Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240-6837
14979358	+ Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200, Greensburg, PA 15601-0200
14991514	+ James T. Davis, 107 East Main Street, Uniontown, PA 15401-3600
14979362	North Fayette County Municipal Authority, P.O. Box 368, Dunbar, PA 15431-0368
14979366	+ South Union Township Sewage, 154 Township Drive, Uniontown, PA 15401-6546
14979367	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14979369	+ Yablonski, Costello & Leckie, 505 Washington Trust Building, 30 East Beau Street--Suite 505, Washington, PA 15301-4713

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Aug 11 2023 23:20:49	US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
14979357	Email/Text: mrdiscen@discover.com	Aug 11 2023 23:20:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14979359	Email/Text: ashley@frickfin.org	Aug 11 2023 23:21:00	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14979360	^ MEBN	Aug 11 2023 23:20:18	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15228622	Email/Text: mtgbk@shellpointmtg.com	Aug 11 2023 23:20:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14979363	Email/Text: bankruptcies@penncredit.com	Aug 11 2023 23:21:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
14979364	Email/Text: Bankruptcy.Notices@pnc.com	Aug 11 2023 23:20:00	PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
15019959	Email/Text: Bankruptcy.Notices@pnc.com	Aug 11 2023 23:20:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14979365	Email/Text: Bankruptcy.Notices@pnc.com	Aug 11 2023 23:20:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 11, 2023

Form ID: pdf900

Total Noticed: 23

15574821 Email/Text: mtgbk@shellpointmtg.com

Aug 11 2023 23:20:00

Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826

14979368 Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Aug 11 2023 23:20:00

Verizon, P.O. Box 15124, Albany, NY
12212-5124

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		PNC BANK NATIONAL ASSOCIATION
cr		US Bank Trust National Association, Not In Its In
cr		US Bank Trust National Association, not in its ind
14979361	##	Laurel Medical Imaging Associates, 122 Bitner Road, Uniontown, PA 15401-6202

TOTAL: 4 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Gina M. Caromano lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Joshua I. Goldman	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;BKecf@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5